K25FY4120 Pages: 1 Reg No:.....
Name:.....

First Semester FYUGP Degree (Reg/Sup) Examination November 2025

KU1MDCCOM100 - PERSONAL FINANCE PLANNING

2024 Admission onwards

Time : 1.5 hours Maximum Marks : 50

Section A

Answer any 6 questions. Each carry 2 marks.

1. Explain the purpose of setting financial goals.
2. What is PFP?
3. List out various characteristics of investment
4. List out the benefits of investing.
5. How do direct tax differ from indirect tax.
6. What do you mean by exemptions?
7. What is health insurance.
8. What factors should be considered when assessing one's retirement needs?

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Section B

Answer any 4 questions. Each carry 6 marks.

9. Explain the importance of tax planning in personal finance.
10. What are the deductions available under Indian income tax law?
11. Explain the concept of exempted income under Indian tax law.
12. Explain the key features of motor insurance.
13. What factors should individuals consider when choosing a pension plan in India?
14. What is the National Pension System (NPS), and what are its features and benefits?

Section C

Answer any 1 questions. Each carry 14 marks.

15. Describe the key principles of personal financial planning.
16. Define investment and explain its importance in personal finance.